UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF MISSISSIPPI

In Re: Rhett B. Nelson,

Chapter 13 Case No. 19-10956-JDW

Debtor(s).

Notice of Filing Amended Chapter 13 Plan and Motions for Valuation and Lien Avoidance

The above-named Debtor(s) has filed an Amended *Chapter 13 Plan and Motions for Valuation and Lien Avoidance* (the "Plan") with the Bankruptcy Court in the above-referenced case (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court at 703 Hwy. 145 North, Aberdeen, MS 39730 on or before thirty (30) days from the date of this notice or the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I), whichever is later. Copies of the objection must be served on the Trustee, US Trustee, Debtor(s), and Attorney for Debtor(s).

Objections to confirmation will be heard on a date, time, and location set by the Court. If no objection is timely filed, the Plan may be confirmed without a hearing.

/s/ Jimmy E. McElroy MSB #2540

Ø:

Dated: April 4, 2019

Jimmy E. McElroy Attorney for Debtor(s) 3780 S. Mendenhall Memphis, Tennessee 38115 (901) 363-7283 T Fax (901) 794-4335 mcelroylawms@hotmail.com

CERTIFICATE OF SERVICE

The undersigned certifies that he/she, on April 4, 2019, electronically notified, mailed, postage prepaid, or hand delivered, a true and correct copies of the Amended Chapter 13 Plan and the Notice of Modification Prior to Confirmation to all interested parties.

/s/ Jimmy E. McElroy Attorney for Debtor(s) 12 .

NAMES AND ADDRESSES OF ENTITIES SERVED: Rhett Nelson, 306 Canal Ave., Cleveland, MS 38732 Locke Barkley, Chapter 13 Trustee - sbeasley@barkley13.com US Trustee - USTPRegion05.AB.ECF@usdoj.gov All Entities Listed on the Matrix (see attached)

Case 19-10956-SDM Doc 19 Filed 04/04/19 Entered 04/04/19 15:33:47 Desc Main Page 2 of 10

Label Matrix for local noticing 0537-1 Case 19-10956-SDM Northern District of Mississippi Thu Apr 4 15:31:07 CDT 2019 Capital One

11013 W. Broad Street

Glen Allen, VA 23060-6017

Capital One Bank (USA), N.A. by American InfoSource as agent PO Box 71083 Charlotte, NC 28272-1083

6400 Winchester

Memphis, TN 38115-8117

First Premier 3820 N. Louise Colman, SD 57017

Locke D. Barkley

6360 I-55 North

Jackson, MS 39211-2038

Suite 140

(p) INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATIONS PO BOX 7346 PHILADELPHIA PA 19101-7346

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Internal Revenue Service Centralized Insolvency Operation P.O. Box 7346 Philadelphia, PA 19101-7346

Bradley P. Jones Shapiro & Brown, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232-7603

Ahai Leigh A. Nelson 1419 Deering St. Cleveland, MS 38732-3029

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Robert H. Lomenick Jr. P.O. Box 417 Holly Springs, MS 38635-0417 MIDFIRST BANK SHAPIRO & BROWN, LLC 1080 River Oaks Drive, Suite B-202 Flowood, MS 39232-7603

J. Gary Massey Shapiro & Brown, LLC 1080 River Oaks Drive Šūite B-202 Flowood, MS 39232-7603

Jimmy E. McElroy 3780 S. Mendenhall Memphis, TN 38115-0886 MidFirst Bank %Bradley P Jones 1080 river Oaks Drive, Suite B-202 Flowcod, MS 39232-7603

Midland Mortgage P.O. Box 268806 Oklahoma City, OK 73126-8806 Mississippi Department of Revenue Bankruptcy Section Post Office Box 22808 Jackson MS 39225-2808

Navient P.O. Box 9500 Wilkes Barre, PA 18773-9500

3-202

5 24262

Navient Solutions, LLC on behalf of Educational Credit Management Corporatio PO BOX 16408 St. Paul, MN 55116-0408

Leigh Ann Nelson 1419 Deering Stree Cleveland, Ms 38732-3029 Rhett B. Nelson 306 Canal Avenue Cleveland, MS 38732-3001

Net Credit 175 W. Jackson Chicago, IL 60604-2615

One Main P.O. Box 1010 Evansville, IN 47706-1010 OneMain PO Box 3251 Evansville, IN 47731-3251

Scott Nelson 421 Norman Cr. Cleveland, MS 38732-9722

Tower Loan P.O. Box 2058 Pascagoula, MS 39569-2058

U. S. Department of Education In care of U.S. Attorney 900 Jefferson Avenue Oxford MS 38655-3608

U. S. Trustee 501 East Court Street, Suite 6-430 Jackson, MS 39201-5022

ors'

U.S. Attorney's Office/IRS 900 Jefferson Ave Oxford, MS 38655-3608

U.S. Department of Housing and Urban Develop 451 7th Street S.W. Washington, DC 20410-0002

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Case 19-10956-SDM Doc 19 Filed 04/04/19 Entered 04/04/19 15:33:47 Desc Main Page 3 of 10

WWC Finance 451 W. Madison Houston, MS 38851-2111

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Document www. Finance, Inc. c/o Robert H. Lomenick P.O. Box 417 Holly Springs, MS 38635-0417

C/O Robert Lomenick P.O. Box 417 Holly Springs, MS 38635-0417 Class Tevalop

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WWC Finance, Inc.

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Internal Revenue Service Attn: Special Processing Staff 100 West Capitol Street Room 504 Jackson MS 39269

> 11) 3714

133 13.1

End of Label Matrix Mailable recipients 32 0 Bypassed recipients 32 Total

4/4/2019 Case 19-10956-SDM Doc 19 Filed 04/04/19 Entered 04/04/19 15:33:47 File a Plan: Document Page 4 of 10

19-10956-SDM Rhett B. Nelson

U.S. Bankruptcy Court

Northern District of Mississippi

Notice of Electronic Filing

The following transaction was received from Jimmy E. McElroy entered on 4/4/2019 at 3:31 PM CDT and filed on 4/4/2019

Case Name:

Rhett B. Nelson

Case Number:

19-10956-SDM

Document Number: 18 N

Docket Text:

Amended Chapter 13 Plan Filed by Jimmy E. McElroy on behalf of Rhett B. Nelson (McElroy, Jimmy)

The following document(s) are associated with this transaction:

Document description: Main Document

Original filename: PLAN-Amended. PDF

and filled on

Electronic document Stamp:

[STAMP bkecfStamp ID=1009998712 [Date=4/4/2019] [FileNumber=13773306-0 1 [2daba0425dada4a0ee42c9efe6dd369d17247e8f644cf8df82f45d1e279b0f2a75c 2d967b434437269d8bba29ff9209c5c0ac36bf26d330ee70ab79859260f6a]]

19-10956-SDM Notice will be electronically mailed to:

Locke D. Barkley sbeasley@barkley13.com₅)

Bradley P. Jones on behalf of Creditor MIDFIRST BANK msbankruptcy@logs.com

Robert H. Lomenick, Jr. on behalf of Creditor WWC Finance, Inc.

flomenick@gmail.com, r47860@notify.bestcase.com;jhhurdle13@gmail.com

J. Gary Massey on behalf of Creditor MIDFIRST BANK insbankruptcy@logs.com ii

Jimmy E. McElroy on behalf of Debtor Rhett B. Nelson mcelroylawms@hotmail.com

U.S. Trustee

USTPRegion05.AB.ECF@usdoj.gov

19-10956-SDM Notice will not be electronically mailed to:

Leigh Ann Nelson 1419 Deering Stree

Cleveland, Ms 38732

and filed on

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4	Case 1		4/19 15:33:47	Desc Main
		mation to identify your case: Document Page 6 of 10		
I	Debtor 1	Rhett B. Nelson		
	2-1-4 2	Full Name (First, Middle, Last)		A.S., 2000
	Debtor 2 Spouse, if filing)	Full Name (First, Middle, Last)		
	•	ankruptcy Court for the MISSISSIPPI		is is an amended plan, and he sections of the plan that
	Case number:	19-10956-JDW	have been	
	If known)		3.5	NAME AND A PARTICULAR DESCRIPTION OF THE PARTICULAR DESCRIPTION OF
L			_	
	Chapter 13	Plan and Motions for Valuation and Lien Avoidance		12/17
-		agestation desired the season depending and the season desired the season desired and the season desired the		
	Part L. Notic	es		
. 1866		Account to the second s		
(Second	o Debtors:	This form sets out options that may be appropriate in some cases, but the prindicate that the option is appropriate in your circumstances or that it is per do not comply with local rules and judicial rulings may not be confirmable. debts must be provided for in this plan. In the following notice to creditors, you must check each box that applies	missible in your jud The treatment of Al	licial district. Plans that
. , .				
T	o Creditors:	Your rights may be affected by this plan. Your claim may be reduced, modif		annual the state of the state o
		You should read this plan carefully and discuss it with your attorney if you have an attorney, you may wish to consult one.	one in this bankrupto	ey case. If you do not have
	3	(Official Form 3091). The Bankruptcy Court may confirm this plan without is filed. See Bankruptcy Rule 3015. The plan does not allow claims. Creditors must file a proof of claim to be paid ur The following matters may be of particular importance. Debtors must check one plan includes each of the following items. If an item is checked as "Not Inclu provision will be ineffective if set out later in the plan.	nder any plan that ma	y be confirmed. has that to priority state whether or not the
A STATE OF THE PERSON NAMED IN COLUMN 1		t on the amount of a secured claim, set out in Section 3.2, which may result in ial payment or no payment at all to the secured creditor	▼ Included	Not Included
1	.2 Avoid	ance of a judicial lien or nonpossessory, nonpurchase-money security interest,	☑ Included	Not Included
-	makerina karana manda paramana manana manana a	tin Section 3.4. and the section of the section of the section 3.4. and the section of the secti	Included	✓ Not Included
L	1401354	intail provising see out in a are o.	11101000	120,000
	Papi 2: Plan I	Payments and Length of Plan	SOOMERS CONTRACTOR STATE OF THE SOURCE STATE STATE OF THE SOURCE STATE S	, consulted in
		· · · · · · · · · · · · · · · · · · ·		
2.	1 Lengti	n of Plan.	j.	
T	he plan period s	shall be for a period of 60 months, not to be less than 36 months or less than 60) months for above m	edian income debtor(s), If
fe	wer than 60 mo	onths of payments are specified, additional monthly payments will be made to the ex	tent necessary to mal	ke the payments to creditors
		· · · · · · · · · · · · · · · · · · ·		in the state of th
2.	2 Debtor	r(s) will make payments to the trustee as follows:		
D	ebtor shall pay e court, an Ord	\$730.00 monthly, semi-monthly, weekly, or bi-weekly) to the cer directing payment shall be issued to the debtor's employer at the following address	hapter 13 trustee. Un	less otherwise ordered by
		Coahoma Community College		
		3240 Friars Point Road		and the state of t
		Clarksdale MS 38614-0000		And The And
			į	
Α	PPENDIX D	Chapter 13 Plan 13 Plan 1906-2019 Best Case LLC - www.bestcase.com		Page 1

Case 19-10956-SDM Doc 19 Filed 04/04/19 Entered 04/04/19 15:33:47 Desc Main Document Page 7 of 10

Debtor	Rhett B. No	elson		Case number	CERCITATION HERMANIAN CONTROL	water the second se	
Joint Debtor sha	all pay (directing pay	monthly, ment shall be iss	semi-monthly, weekly, oued to the joint debtor's emp	or Di-weekly) to the chapte bloyer at the following addres	er 13 trustee. Unless otherwis s:	e ordered by the	
				yng genegala saariau strout filip krijes yn Erwig a Austriau Gesta en saaria filip krijes een op herwig baak opwat Austriau filip krijes yn Erwig a Baak op begen de			
*	SOURCE CONTRACTOR OF THE SECOND		added for the second section of the se	annequality to the enterior of the contract and a state of the contract of the			
2.3 Incor	ne tax return	s/refunds.					
Checi	k all that apply Debtor(s)	v will retain any e	xempt income tax refunds re	eceived during the plan term.			
	Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days or return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.						
			e refunds as follows:			dhy da s	
2.4 Additional	payments.	- Height	nd Samuel vollet (1985) iku sele qa passasana toomistid (nin di Printeriora) gassa ayan Carul sala matika sala		t Maria		
Check one.		<i>y</i>	d, the rest of § 2.4 need not	be completed or reproduced.	HALL TO BE AND THE STATE OF THE		
Part 3: Trea	ntment of Sec	ured Claims el			SEEN PLANTE STANKEN ST		
3.1 Mort	gages. (Excep	ot mortgages to	be crammed down under	11 U.S.C. § 1322(c)(2) and id	lentified in § 3.2 herein.).		
V Non	k all that apply e. If "None" i ional claims a	is checked, the re	est of § 3.1 need not be comp	pleted or reproduced.		19 inc	
		114 225	payment of fully secured cl	aims, and modification of u	ndersecured claims. Check	one.	
	None. If ' The rema	'None" is checke inder of this pai	ed, the rest of § 3.2 need not agraph will be effective only	be completed or reproduced. ly if the applicable box in Pa i	rt 1 of this plan is checked.		
V	amounts t	o be distributed er of any value s	o holders of secured claims et forth below or any value	U.S.C. § 506(a) and § 1325(a, debtor(s) hereby move(s) the set forth in the proof of claim. If the Notice of Chapter 13 Ba	e court to value the collateral . Any objection to valuation	described below shall be filed on	
	of this pla	n. If the amount its entirety as an	of a creditor's secured clain unsecured claim under Part	ount of the secured claim will n is listed below as having no 5 of this plan. Unless otherw ols over any contrary amount	value, the creditor's allowed ise ordered by the court, the	claim will be	
Name of credi		ed amount of 's total claim #	Collateral	Value of collateral	Amount of secured claim	Interest rate*	
		ru let			$\frac{x}{x}$		
WWC Finance	;	\$13,500.00	2010 Chevy Camaro 101,000 miles ex-wife drives	\$6,300.00	\$6,300.00	anon of the 6.75% of the	
Insert additiona	al claims as no	eded	officials and having between Advancian Extraordion you give and the contract and contract and advanced to the contract and advanced	Property and included beautiful to the miss and the commission of		The second second second	
		i i i i	n § 3.2: Special Claim for ta	exes/insurance:		acorParis	
Name	of creditor	ýh Ži	Collateral	Amount per month	month	ning (of the	
* Unless otherw	vise ordered by	y the court, the i	nterest rate shall be the curre	ent Till rate in this District	3		
	•	1876 197		sissippi Chapter 13 Plan	•	Page 2	
Cathuraea Constitute (a)	1006 2010 Part Can	a I I O a normy hertonge	210.20	* * * *	Best Case	Bankruptcy	

and the substitute 301 6.78%

Tittion Case 19-10956-SDM Doc 19 Filed 04/04/19 Entered 04/04/19 15:33:47 Desc Main Page 8 of 10 Document Case number Rhett B. Nelson Debtor For vehicles identified in § 3.2: The current mileage is Secured claims excluded from 11 U.S.C. § 506. 3.3 Check one. None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced. 1 Motion to avoid lien pursuant to 11 U.S.C. § 522. 3.4 Check one. None. If "None" is checked, the rest of § 3.4 need not be completed or reproduced. The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked. The judicial liens or nonpossessory, nonpurchase money security interests securing the claims listed below impair exemptions to 4 which the debtor(s) would have been entitled under 11 U.S.C. § 522(b). Unless otherwise ordered by the court, a judicial lien or security interest securing a claim listed below will be avoided to the extent that it impairs such exemptions upon entry of the order confirming the plan unless the creditor files an objection on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). Debtor(s) hereby move(s) the court to find the amount of the judicial lien of security interest that is avoided will be treated as an unsecured claim in Part 5 to the extent allowed. The amount, if any, of the judicial lien or security interest that is not avoided will be paid in full as a secured claim under the plan. See 11 U.S.C. § 522(f) and Bankruptcy Rule 4003(d). If more than one lien is to be avoided, provide the information separately for each lien. Lien identification (county, court, 1311 judgment date, date Secured amount Property subject to Lien amount to be Type of lien Name of creditor of lien recording, remaining avoided lien county, court, book and page number) ie. UCC Springfield 40 \$420.00 \$0.00 Agreement **Tower Loan** . dayloas to caliber \$175, 20 a) Ten or gauge shotgun Lilia \$50, 46" TV \$40. File 50" TV \$100, 42" Jennya. TV \$30, laptop \$25 amount - Debtor no longer W 11 has any of the sty for each remaining property on the UCC 164 5184 28 64674 v. court. Insert additional claims as needed. . Jate, Gate e ording. Surrender of collateral. ert beck aum ber) Check one.

3.5

7

None. If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

The debtor(s) elect to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s) request that upon confirmation of this plan the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that the stay under § 1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below.

Name of Creditor

Collateral

USDA

1419 Derring Street, Cleveland, MS 38732

Treatment of Fees and Priority Claims

4.1 General

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

Mississippi Chapter 13 Plan

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Case 19-10956-SDM Doc 19 Filed 04/04/19 Entered 04/04/19 15:33:47 Desc Main Document Page 9 of 10

Debtor	Rhett B. Nelson	Case number	CONTRACTOR OF THE STATE OF THE	Marie Control of the
4.2	Trustee's fees Trustee's fees are governed by statute an	d may change during the course of the case.		a na (Act)
4.3	Attorney's fees.			A MANAGER OF
	√ No look fee: \$3,600.00			Section 19
	Total attorney fee charged:	\$3,600.00		
	Attorney fee previously paid:	\$39.00		
	Attorney fee to be paid in plan per confirmation order:	\$3,561.00		
	Hourly fee: \$ Cubject to approx	oval of Fee Application.)		and the second second second
4.4	Priority claims other than attorney's f	ees and those treated in § 4.5.		ar ar KAS
	✓ Internal Revenue Service	e rest of § 4.4 need not be completed or reproduced. \$10,000.00		
	Mississippi Dept. of Revenue Other	\$0.00 \$0.00	Nation Confession of	
4.5	Domestic support obligations.			
	:	e rest of \S 4.5 need not be completed or reproduced.		A Windows Water
POST P	D: Leigh A. Nelson ETITION OBLIGATION: In the amount aid direct, through payroll deduction ETITION ARREARAGE: In the amount of	n, or through the plan.	March 2019 February 2019	
which sl To be pa	hall be paid in full over the plan term, unle aid direct, through payroll deductio	ess stated otherwise: n, or through the plan.		
	Insert additional claims as needed.			
	Treatment of Nonpriority Unsecured	Claims		
5.1	providing the largest payment will be eff	at are not separately classified will be paid, pro rata. If more t	han one option is chec	
	The sum of \$ % of the total amount of these cla The funds remaining after disbursemen	aims, an estimated payment of \$nts have been made to all other creditors provided for in this p	lan.	and the second second second second
	議		ngan ja nanganggapan di men Ma	
	If the estate of the debtor(s) were liquid Regardless of the options checked about	dated under chapter 7, nonpriority unsecured claims would be we, payments on allowed nonpriority unsecured claims will be	paid approximately \$0 made in at least this a) <u>0.00.</u> mount.
5.2	Other separately classified nonpriority	unsecured claims (special claimants). Check one.		
	None. If "None" is checked, the	e rest of § 5.3 need not be completed or reproduced.	Control of S	construction in the object definition for the object of the object
Part 6:	Executory Contracts and Unexpired 1	Leases	311	A, the option
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C	Case 19-	10956-SDM	Doc 19	Filed 04/04 Document		Entered 04/04/19 10 of 10	9 15:33:47	Desc M	1ain
Debtor	Rh	ett B. Nelson		\$		Case number	QUADRAMICTURE PROPERTY AND LOSS HORSE	DECEMBER OF THE PROPERTY OF THE PERSON NAMED AND ADDRESS OF TH	
6.1	The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.								
	Z A	ssumed items. Cu	urrent installm v contrary co	ent navments will	be disburse rrearage pa	leted or reproduced. Id either by the trustee of the disburs will be disburs the debtor(s).	or directly by the	e debtor(s), as to The final co	s specified lumn
Name of creditor Description of leased property or executory contract		Current installment Amount of arrearage to payment paid		arage to be	pe Treatment of arrearage				
	can Car	2014 Ford Fusi			\$500.0	n	\$0.00		
Center		2014 FUIU F US	ios	Disbursed by:	400010	**************************************	Andrews Andrews (Andrews)	Managaridas especialmentes de portantes de la constante de l	***************************************
. :		F 3.2 F		Trustee				pro and also	en de la companya de
				✓ Debtor(s)				*	ATT
Insert ac	dditional cor	ntracts or leases as	needed.						
	renes.	. 4 . 41							
Part 7:	Vesting o	f Property of the	Estate	rotarenoonidassa Hensinske Dalassud Garassa Valorida Hensi	***************************************	width received an extensive or the second control of the second co		CONTRACTOR DE LA CONTRA	isnieu
7.1	Property	of the estate will v	est in the del	otor(s) upon entry	of dischar	ge.			- 141
Part 8:	Nonstanc	lard Plan Provisio	a m c						
31 31 1 1 0	IAOHStant	and I am I I Ovisio	J183	nder men eine der eine Germander der gegen der	AND THE PERSON NAMED IN COLUMN TWO IS NOT THE PERSON NAMED IN COLUMN TWO IS NAMED			SERVICE PLANTAGE CONTRACTOR	A N. 16 0 14 3. W
8.1	Check "N	one" or List Nons	standard Plan	Provisions	unt ha now	nlated on manuaduced			
		one. If "None" is	checked, the i	rest oj Part 8 need	noi de com	pleted or reproduced.			
Part 9:	Signatur	es:			yana arang dini dini dini dini dini dini dini di		Andrews and the second	manua-annoquia-punas-autra-molecidi	Control of the second superior of the second second
Λ1	Cion o trans	્ં s of Debtor(s) and	l Dabtar(e), A	ttornov					and the second second
9.1 The Deb	otor(s) and a	ttorney for the Deb	otor(s), if any,	must sign below. Ij	f the Debtor	r(s) do not have an atto	rney, the Debtor	r(s) must prov	ride their
complete	e address an	d telephone numbe			X				
and a production	Rhett B. Mels	N. 40. D.	COMMUNICATION AND DESCRIPTION OF THE PROPERTY	***************************************		ture of Debtor 2	AND THE PROPERTY OF THE PROPER		
	gnature of D	·							Windship Angelon with transmission and
37 1	4. 4	A 11 4 2040			Evan	ited on			**
EX	ecuted on	April 4, 2019	CONTRACTOR	ranse emmende de de de la Marie de Mari	DACCE	TIOR OIL	idanaci (серед (Аранор функси поставления чет скита поставления поста		4.5
	6 Canal Av	/enue		(00)(00)(00)(00)(00)(00)(00)(00)			NOVICE CONTRACTOR OF THE PROPERTY OF THE PROPE		- Chikatalian
	idress	S 38732-0000			Address				
	ty, State, and	Zip Code	THE OWNER OF THE PARTY OF THE P	accuration accommission to the contract of the	City, State	, and Zip Code			
		A.E.	CONTRACTOR DE LA CONTRA	-	NAMES OF THE PARTY				Company of the Compan
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	[/] Jimmy E.	McElroy		essage war no make great prope	Date Ap	ril 4, 2019			•
		Elroy #2540 ttorney for Debtor((s)						
37	80 S. Mend	denhall	(0)						· · · · · · · · · · · · · · · · · · ·
Me	emphis, Th	I 38115	umananananananananananananananananananan	popularity de la companya de la comp					
	iaress, City, 1-363-728;	State, and Zip Cod	16		#2540 MS	8			
Te	lephone Nur	mber 🔑	(444-101)- er 101-1-101-101-101-101-101-101-101-101-1		MS Bar N				Stylle State of the second
		ns@hotmail.con	<u> </u>	**************************************					
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